

ABSTRACT

A system and method for providing a flexible credit facility that can delay the processing of financial transactions, including biometrically-initiated financial transactions, is disclosed. Delays in payment processing are determined by considering various factors that can depend on the merchant, the consumer, or the transaction itself. In one embodiment, after a financial transaction has been delayed for a determined period of time, it is then submitted to a financial network such as the Automated Clearing House (ACH) network.